

# Presenting the whole new range of products from UTI Mutual Fund

**Comes with**



**Simpler Options**



**Greater Focused**



**Wide-ranging**

Consequent to the circular issued by Securities and Exchange Board of India (SEBI) on 'Categorization and Rationalization of Mutual Fund Schemes' to bring uniformity in the practice and standardize the scheme categories across the Mutual Funds, placed below is the UTI Mutual Fund's product spectrum.

| Equity Category                | Schemes  | Benchmark (New)                 |
|--------------------------------|--|---------------------------------|
| Large Cap Fund                 | <b>UTI Mastershare Unit Scheme</b>   | S&P BSE 100                     |
| Large & Mid Cap Fund           | <b>UTI Core Equity Fund</b><br>(Previously UTI Top 100 Fund)   | Nifty Large Midcap 250          |
| Mid Cap Fund                   | <b>UTI Mid Cap Fund</b>  | Nifty Midcap 150                |
| Value Fund                     | <b>UTI Value Opportunities Fund</b><br>(Previously UTI Opportunities Fund)<br>(Merger of UTI Multi Cap Fund) | S&P BSE 200                     |
| Multi Cap Fund                 | <b>UTI Equity Fund</b><br>(Merger of UTI Bluechip Flexicap Fund)   | S&P BSE 200                     |
| Dividend Yield Fund            | <b>UTI Dividend Yield Fund</b>   | Nifty Dividend Opportunities 50 |
| Thematic – Infrastructure      | <b>UTI Infrastructure Fund</b>   | Nifty Infrastructure            |
| Thematic – MNC                 | <b>UTI MNC Fund</b>  | Nifty MNC                       |
| Thematic – Lifestyle           | <b>UTI India Lifestyle Fund</b>  | Nifty India Consumption         |
| Sectoral – Banking & Financial | <b>UTI Banking &amp; Financial Services Fund</b><br>(Previously UTI Banking Sector Fund)                     | Nifty Financial Services        |
| Sectoral – Healthcare          | <b>UTI Healthcare Fund</b><br>(Previously UTI Pharma & Healthcare Fund)                                      | S&P BSE Healthcare              |
| Sectoral – Auto                | <b>UTI Transportation &amp; Logistics Fund</b>   | UTI Transportation & Logistics  |
| ELSS                           | <b>UTI Long Term Equity Fund (Tax Saving)</b>  | S&P BSE 200                     |

| Debt Category                | Schemes   | Benchmark (New)                 |
|------------------------------|---|---------------------------------|
| Overnight Fund               | <b>UTI Overnight Fund</b><br>(Previously UTI G Sec Fund STP)              | CRISIL CBLO                     |
| Liquid Fund                  | <b>UTI Liquid Cash Plan</b>   | CRISIL Liquid Fund              |
| Ultra Short Duration Fund    | <b>UTI Ultra Short Term Fund</b><br>(Previously UTI Floating Rate Fund)   | CRISIL Ultra Short Term Debt    |
| Low Duration Fund            | <b>UTI Treasury Advantage Fund</b>  | CRISIL Low Duration Debt        |
| Money Market Fund            | <b>UTI Money Market Fund</b>  | CRISIL Money Market             |
| Short Duration Fund          | <b>UTI Short Term Income Fund</b>   | CRISIL Short Term Bond Fund     |
| Medium Duration Fund         | <b>UTI Medium Term Fund</b>   | CRISIL Medium Term Debt         |
| Medium to Long Duration Fund | <b>UTI Bond Fund</b>  | CRISIL Medium to Long Term Debt |
| Dynamic Bond                 | <b>UTI Dynamic Bond Fund</b>  | CRISIL Dynamic Debt             |
| Credit Risk Fund             | <b>UTI Credit Risk Fund</b><br>(Previously UTI Income Opportunities Fund) | CRISIL Short Term Bond Fund     |
| Banking and PSU Fund         | <b>UTI Banking and PSU Debt Fund</b>                                      | CRISIL Banking and PSU Debt     |
| Gilt Fund                    | <b>UTI Gilt Fund</b><br>(Previously UTI Gilt Advantage Fund LTP)          | CRISIL Dynamic Gilt             |


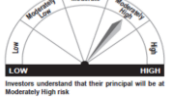

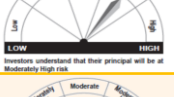





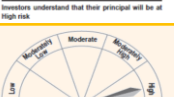
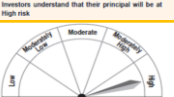



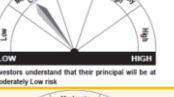

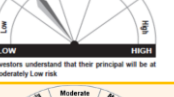








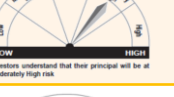

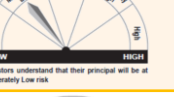
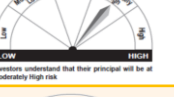
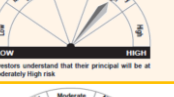

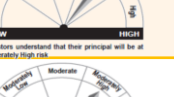
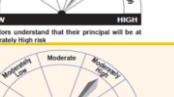
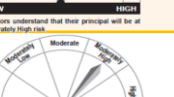



| Hybrid Category          | Schemes  | Benchmark (New)                    |
|--------------------------|--|------------------------------------|
| Conservative Hybrid Fund | <b>UTI Regular Savings Fund</b><br>(Previously UTI MIS Advantage Plan)<br>(Merger of UTI CRTS, UTI MIS & UTI SWSP) | CRISIL Hybrid 75 + 25 Conservative |
| Aggressive Hybrid Fund   | <b>UTI Hybrid Equity Fund</b><br>(Previously UTI Balanced Fund)  | CRISIL Hybrid 25+75 Aggressive     |
| Multi Asset Allocation   | <b>UTI Multi Asset Fund</b><br>(Previously UTI Wealth Builder Fund)  | Customised Index <sup>#</sup>      |
| Arbitrage                | <b>UTI Arbitrage Fund</b><br>(Previously UTI Spread Fund)  | Nifty 50 Arbitrage                 |

<sup>#</sup>Equity: S&P BSE 200; Debt & Money Market Instruments: CRISIL Bond Fund; Gold ETFs: Prices of Gold

| Solution Oriented | Schemes  | Benchmark (New)                          |
|-------------------|--|--|
| Children's Fund   | <b>UTI Children's Career Fund – Savings Plan</b><br>(Previously UTI Children's Career Balanced Fund) | CRISIL Short Term Debt Hybrid 60+40 Fund |
|                   | <b>UTI Children's Career Fund – Investment Plan</b><br>(Previously UTI CCP Advantage Fund)           | S&P BSE 200                              |
| Retirement Fund   | <b>UTI Retirement Benefit Pension Fund</b>   | CRISIL Short Term Debt Hybrid 60+40 Fund |

| Index / ETFs         | Schemes                                       | Benchmark (New) |
|----------------------|---|-----------------|
| Index Fund           | <b>UTI Nifty Index Fund</b>                   | Nifty 50        |
| ETF – S&P BSE Sensex | <b>UTI Sensex Exchange Traded Fund</b>        | S&P BSE Sensex  |
| ETF – Nifty 50       | <b>UTI Nifty Exchange Traded Fund</b>         | Nifty 50        |
| ETF – Nifty Next 50  | <b>UTI Nifty Next 50 Exchange Traded Fund</b> | Nifty Next 50   |
| ETF – Gold           | <b>UTI Gold Exchange Traded Fund</b>          | Prices of Gold  |

## Product Label

| Name of the Scheme   | This product is suitable for investors who are seeking*   | Riskometer  |
|--|---|---|
| <b>UTI Mastershare Unit Scheme</b><br>(Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks)  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of large cap companies</li> </ul>   |    |
| <b>UTI Core Equity Fund</b><br>(Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks)  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>  |    |
| <b>UTI Mid Cap Fund</b><br>(Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks)   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in mid cap companies</li> </ul>   |    |
| <b>UTI Value Opportunities Fund</b><br>(An open ended equity scheme following a value investment strategy)   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments following a value investment strategy across the market capitalization spectrum</li> </ul>  |    |
| <b>UTI Equity Fund</b><br>(Multi Cap Fund- An open ended equity scheme investing across large cap, mid cap, small cap stocks)  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum</li> </ul>  |    |
| <b>UTI Dividend Yield Fund</b><br>(An open ended equity scheme predominantly investing in dividend yielding stocks)  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in dividend yielding equity and equity related securities</li> </ul>  |    |
| <b>UTI Infrastructure Fund</b><br>(An open ended equity scheme following the Infrastructure theme)   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector</li> </ul>   |    |
| <b>UTI MNC Fund</b><br>(An open ended equity following the theme of investing predominantly in equity and equity related securities of Multi-National Companies)   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of Multi-National companies</li> </ul>  |  |
| <b>UTI India Lifestyle Fund</b><br>(An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption)  | <ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption</li> </ul>   |  |
| <b>UTI Banking &amp; Financial Services Fund</b><br>(An open ended equity scheme investing in Banking and Financial Services Sector)   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>   |  |
| <b>UTI Healthcare Fund</b><br>(An open ended equity scheme investing in the Healthcare Services Sector)  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities in the Healthcare Services sector.</li> </ul>   |  |
| <b>UTI Transportation &amp; Logistics Fund</b><br>(An open ended equity scheme investing in transportation and logistics sector)   | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector</li> </ul>  |  |
| <b>UTI Long Term Equity Fund (Tax Saving)</b><br>(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)   | <ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are believed to have growth potential</li> </ul>  |  |
| <b>UTI Overnight Fund</b><br>(An open ended debt scheme investing in overnight securities)   | <ul style="list-style-type: none"> <li>Reasonable income over one day with capital preservation</li> <li>Investment in overnight securities</li> </ul>  |  |
| <b>UTI Liquid Cash Plan</b><br>(An open ended liquid scheme)   | <ul style="list-style-type: none"> <li>Steady and reasonable income over short-term with capital preservation.</li> <li>Investment in money market securities &amp; high quality debt</li> </ul>  |  |
| <b>UTI Ultra Short Term Fund</b><br>(An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months)                    | <ul style="list-style-type: none"> <li>Reasonable income with low volatility over short term</li> <li>Investment in debt &amp; money market instruments</li> </ul>  |  |
| <b>UTI Treasury Advantage Fund</b><br>(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months)                    | <ul style="list-style-type: none"> <li>Reasonable income consistent with high liquidity over short term</li> <li>Investment in Debt &amp; Money Market instruments</li> </ul>   |  |
| <b>UTI Money Market Fund</b><br>(An open ended debt scheme investing in money market instruments)  | <ul style="list-style-type: none"> <li>Reasonable income with high level of liquidity over short-term</li> <li>Investment in money market securities</li> </ul>   |  |
| <b>UTI Short Term Income Fund</b><br>(An Open ended Short Term Debt Scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years)                                | <ul style="list-style-type: none"> <li>Reasonable income with low risk and high level of liquidity over short-term</li> <li>Investment in Debt &amp; Money Market instrument</li> </ul>   |  |
| <b>UTI Medium Term Fund</b><br>(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years)                                | <ul style="list-style-type: none"> <li>Reasonable income over the medium to long term</li> <li>Investment in Debt &amp; Money Market Instruments</li> </ul>   |  |
| <b>UTI Bond Fund</b><br>(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years)                                       | <ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; money market instruments</li> </ul>   |  |
| <b>UTI Dynamic Bond Fund</b><br>(An open ended dynamic debt scheme investing across duration)  | <ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; Money Market Instruments</li> </ul>   |  |
| <b>UTI Credit Risk Fund</b><br>(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds))   | <ul style="list-style-type: none"> <li>Reasonable income and capital appreciation over medium to long term</li> <li>Investment in debt and money market instruments</li> </ul>  |  |
| <b>UTI Banking and PSU Debt Fund</b><br>(An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)        | <ul style="list-style-type: none"> <li>Reasonable income, with low risk and high level of liquidity over short to medium term</li> <li>Investment predominantly in Debt &amp; Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds</li> <li>Credit risk free return over the medium to long term</li> </ul> |  |
| <b>UTI Gilt Fund</b><br>(An open ended debt scheme investing in government securities across maturities)   | <ul style="list-style-type: none"> <li>Investment in sovereign securities issued by the Central Government and/or a State Government and/or any security unconditionally guaranteed by the Central Government and/or a State Government</li> </ul>  |  |
| <b>UTI Regular Savings Fund</b><br>(An open ended hybrid scheme investing predominantly in debt instruments)   | <ul style="list-style-type: none"> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> </ul>   |  |
| <b>UTI Hybrid Equity Fund</b><br>(An open ended hybrid scheme investing predominantly in equity & equity related instruments)  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> </ul>   |  |
| <b>UTI Multi Asset Fund</b><br>(An open ended scheme investing in equity, debt & Gold ETFs)  | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class.</li> </ul>  |  |
| <b>UTI Arbitrage Fund</b><br>(An open ended scheme investing in arbitrage opportunities)   | <ul style="list-style-type: none"> <li>Capital appreciation over medium to long term</li> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/ unhedged position in either equity or derivative instruments</li> </ul>  |  |
| <b>UTI Children's Career Fund – Savings Plan</b><br>(An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier))    | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>   |  |
| <b>UTI Children's Career Fund – Investment Plan</b><br>(An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)) | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (above 70%) and debt instruments</li> </ul>   |  |
| <b>UTI Retirement Benefit Pension Fund</b><br>(An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))                                    | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum - 40%) and debt/ money market instruments</li> </ul>   |  |
| <b>UTI Nifty Index Fund</b><br>(An open ended scheme replicating/ tracking Nifty 50 index)   | <ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty 50 Index</li> </ul>   |  |
| <b>UTI Sensex Exchange Traded Fund</b><br>(An open ended scheme replicating/ tracking S&P BSE Sensex index)  | <ul style="list-style-type: none"> <li>Long term investment</li> <li>Investment in securities covered by S&amp;P BSE Sensex</li> </ul>  |  |
| <b>UTI Nifty Exchange Traded Fund</b><br>(An open ended scheme replicating/ tracking Nifty 50 index)   | <ul style="list-style-type: none"> <li>Long term investment</li> <li>Investment in securities covered by Nifty 50 Index</li> </ul>  |  |
| <b>UTI Nifty Next 50 Exchange Traded Fund</b><br>(An open ended scheme replicating/ tracking Nifty Next 50 index)  | <ul style="list-style-type: none"> <li>Long term investment</li> <li>Investment in securities covered by Nifty Next 50</li> </ul>   |  |
| <b>UTI Gold Exchange Traded Fund</b><br>(An open ended scheme replicating/ tracking Gold)  | <ul style="list-style-type: none"> <li>Returns that, before expenses of the Scheme, closely track the performance and yield of Gold</li> <li>Investment predominantly in gold and gold related instruments</li> </ul>   |  |

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Mutual Fund Investments are subject to market risks, read all scheme related documents carefully**